

In re:  
Clayton S. Frey  
Debtor

Case No. 24-10017-pmm  
Chapter 13

District/off: 0313-4  
Date Rcvd: Jan 16, 2024

User: admin  
Form ID: 309I

Page 1 of 3  
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 18, 2024:**

Recip ID	Recipient Name and Address
db	+ Clayton S. Frey, 1496 Stonemill Drive, Elizabethtown, PA 17022-9438
14843808	+ Cocker's Towing, INC., 355 Hershey Road, Elizabethtown, PA 17022-9795
14843811	+ Ephrata National Bank, PO Box 790408, Saint Louis, MO 63179-0408
14843813	+ FMCSA, 31 Hopkins Plaza, Ste. 800, Baltimore, MD 21201-2818
14843816	+ Keep Trucking, LLC, 400 Quadrangle Dr. D, Bolingbrook, IL 60440-3556
14843817	+ Lancaster General, PO Box 824809, Philadelphia, PA 19182-4809
14843818	+ Leopold & Assoc., 80 Business Park Drive, Ste. 110, Armonk, NY 10504-1704
14843819	+ McCarty Tire Service, PO Box 1125, Wilkes Barre, PA 18703-1125
14843820	#+ Michael J. Dougherty, Esq., Weltman, Weinberg & Reis, Co., 170 S. Independence Mall, W. Suite 874W, Philadelphia, PA 19106-3334
14843823	+ Regions Bank d/b/a Ascentium Capital, 23970 U. S. Highway 59 North, Kingwood, TX 77339
14843825	+ Snap On Tools, 2801 80th Street, Kenosha, WI 53143-5699
14843826	+ Tool Shed of America, 4294 E. Harrisburg Pike, Middletown, PA 17057-4694
14843827	+ UGI, PO Box 15503, Wilmington, DE 19850-5503
14843829	+ Wex Fleet Card, 1104 County Hills Drive, Ste. 700, Ogden, UT 84403-2435

TOTAL: 14

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: Tom@TomFleckenstein.com	Jan 17 2024 04:27:00	THOMAS W. FLECKENSTEIN, Thomas W. Fleckenstein Attorney at Law, 1338 Malleable Road, Columbia, PA 17512
tr	Email/Text: Info@ReadingCh13.com	Jan 17 2024 04:28:00	SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606
smg	+ Email/Text: taxclaim@countyofberks.com	Jan 17 2024 04:27:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jan 17 2024 04:28:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Jan 17 2024 04:28:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14843801	EDI: GMACFS.COM	Jan 17 2024 09:25:00	Ally, PO Box 9001951, Louisville, KY 40290-1951
14843802	^ MEBN	Jan 17 2024 04:22:39	Altus Receivables Management, 2121 Airline Drive, Ste. 520, Metairie, LA 70001-5987
14843803	+ Email/PDF: bncnotices@becket-lee.com	Jan 17 2024 04:31:34	American Express, PO Box 981537, El Paso, TX 79998-1537

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14843804	EDI: CITICORP	Jan 17 2024 09:25:00	Best Buy Credit Srvc., PO Box 9001007, Louisville, KY 40290-1007
14843805	+ EDI: CAPITALONE.COM	Jan 17 2024 09:25:00	Capital One Bank NA, PO Box 30281, Salt Lake City, UT 84130-0281
14843807	+ EDI: CITICORP	Jan 17 2024 09:25:00	Citi Cards, PO Box 9001037, Louisville, KY 40290-1037
14843809	EDI: COMCASTCBLCENT	Jan 17 2024 09:25:00	Comcast, PO Box 70219, Philadelphia, PA 19176-0219
14843810	EDI: DISCOVER	Jan 17 2024 09:25:00	Discover, PO Box 15316, Wilmington, DE 19850-5316
14845652	EDI: DISCOVER	Jan 17 2024 09:25:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14843812	Email/Text: collecadminbankruptcy@fnni.com	Jan 17 2024 04:28:00	First National Bank of Omaha, PO Box 2557, Omaha, NE 68103-2557
14845839	Email/Text: EBNBKNOT@ford.com	Jan 17 2024 04:28:00	Ford Motor Credit Company LLC, PO Box 62180, Colorado Springs, CO 80962-2180
14843814	+ Email/Text: EBNBKNOT@ford.com	Jan 17 2024 04:28:00	Ford Motor Credit, PO Box 542000, Omaha, NE 68154-8000
14843815	+ Email/Text: notices@burt-law.com	Jan 17 2024 04:28:00	Ford Motor Credit, c/o Burton Neil and Associates, PC, 1060 Andrew Dr., Ste. 170, West Chester, PA 19380-5601
14843806	EDI: JPMORGANCHASE	Jan 17 2024 09:25:00	Chase, PO Box 15153, Wilmington, DE 19886
14843821	+ Email/Text: bkfilings@zwickerpc.com	Jan 17 2024 04:28:00	ODK Capital LLC, c/o Zwicker & Assoc., 80 Minuteman Road, Andover, MA 01810-1008
14843822	Email/Text: Bankruptcy.Notices@pnc.com	Jan 17 2024 04:27:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15230
14843824	Email/Text: bankruptcy@bbandt.com	Jan 17 2024 04:28:00	Sheffield Fin., PO Box 580229, Charlotte, NC 28258-0229
14845593	Email/Text: bankruptcy@bbandt.com	Jan 17 2024 04:28:00	Sheffield Financial, a division of Truist Bank, PO Box 1847, Wilson, NC 27894-1847
14843828	EDI: USBANKARS.COM	Jan 17 2024 09:25:00	US Bank, Po Box 790408, Saint Louis, MO 63179

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 18, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2024 at the address(es) listed below:

Name	Email Address
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SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
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THOMAS W. FLECKENSTEIN	on behalf of Debtor Clayton S. Frey Tom@TomFleckenstein.com
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United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
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TOTAL: 3

**Information to identify the case:**

Debtor 1:	Clayton S. Frey			Social Security number or ITIN: xxx-xx-0631
	First Name	Middle Name	Last Name	EIN: _____
Debtor 2: (Spouse, if filing)				Social Security number or ITIN: _____
	First Name	Middle Name	Last Name	EIN: _____
United States Bankruptcy Court:	Eastern District of Pennsylvania			Date case filed for chapter: 13 1/4/24
Case number:	24-10017-pmm			

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Clayton S. Frey	
<b>2. All other names used in the last 8 years</b>	aka Clayton S. Frey V	
<b>3. Address</b>	1496 Stonemill Drive Elizabethtown, PA 17022	
<b>4. Debtor's attorney</b> Name and address	THOMAS W. FLECKENSTEIN Thomas W. Fleckenstein Attorney at Law 1338 Malleable Road Columbia, PA 17512	Contact phone 717-333-4053  Email: Tom@TomFleckenstein.com
<b>5. Bankruptcy trustee</b> Name and address	SCOTT F. WATERMAN [Chapter 13] Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313  Email: ECFMail@ReadingCh13.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office -- 9:00 A.M. to 4:00 P.M.; Reading Office -- 9:00 A.M. to 4:00 P.M.  Contact phone (610)2085040  Date: 1/16/24

**For more information, see page 2**

Debtor Clayton S. Frey

Case number 24-10017-pmm

<b>7. Meeting of creditors</b>	<b>March 5, 2024 at 2:15 PM</b>	<b>Location:</b> The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (484) 309-8709, Enter Meeting ID 503 796 7663, and Passcode 4545941595
	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.	For additional meeting info, go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a>
<b>8. Deadlines</b>	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"><li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li><li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul>	<b>Filing deadline:</b> 5/4/24
	<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline:</b> 3/14/24
	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline:</b> 7/2/24
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$300.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 4/18/24 at 10:00 AM , Location: Zoom. For Zoom link, see the current, Hearing Calendar for the Judge on the, Court website	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	